

Abstract

Apparatuses, systems, programs, and/or methods of administering an incentive health care insurance program are provided. In one aspect, the apparatuses, systems, programs, and/or methods comprise offering one or more incentives to a participant of a health care insurance program to complete a health risk assessment questionnaire or a biometric measurement analysis, and/or to provide a biosample for biomedical analysis; scoring, ranking, and/or grading the health risk assessment and/or the biometric parameters for one or more health risks; analyzing the biosample for one or more biomedical parameters; analyzing the scored, ranked, and/or graded health risk assessment questionnaire and/or the biometric parameters, and/or biomedical parameters and determining a Health Score to assess for presence or risk of disease; and optionally providing one or more additional incentives to the one or more participants to achieve, maintain, or improve their Health Score and/or an individual parameter of a Health Score.